

- 1 1. An apparatus for completing wireless point-of-sale purchase transactions  
2 comprising:  
3 a long range communications device for communicating with an  
4 authorization processor;  
5 a short range communications device for communicating with a point-  
6 of-sale wireless vendor device;  
7 a microprocessor; and  
8 an input device.  
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10 2. The apparatus of claim 1 further comprising a display.  
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12 3. The apparatus of claim 1 further comprising a bio-metric input device.  
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14 4. The apparatus of claim 1 wherein said long range communications device is  
15 external.  
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5. A system for completing wireless point-of-sale purchase transactions comprising:
- Sub A2*
- a wireless purchase device comprising
- a long range communications device for communicating with
- an authorization processor,
- a short range communications device for communicating with
- a point-of-sale wireless vendor device,
- a microprocessor, and
- an input device; and
- a point-of-sale wireless vendor device comprising
- a short range communications device, and
- a vendor computing device.
6. The system of claim 5 further comprising an authorization processor connected to a long range communications device.
7. The system of claim 5 further comprising a display for said wireless purchase device.
- Sub A3*
8. The system of claim 5 further comprising a bio-metric input device for user identification.

9. A method for completing wireless point-of-sale purchase transactions comprising the acts of:
- communicating between a WPD and a WVD to identify a vendor and
  - establish a purchase price;
  - requesting purchase authorization from an authorization provider;
  - transmitting a transaction denial to said WPD if said purchase is not authorized by said authorization provider thereby terminating said request;
  - transmitting a transaction approval to said WPD and transmitting a request to transfer funds to a financial institution if said purchase is authorized by said authorization provider; and
  - transmitting a transaction finalization command to said WVD to request transaction release.
10. The method of claim 9 further comprising the act of identifying a user with a biometric input device.
11. The method of claim 9 wherein said communicating between a WPD and a WVD is effectuated using short range wireless transceivers.
12. The method of claim 9 wherein said requesting purchase authorization is effectuated using a long range, wireless communications device.
- Cont. Sub #3*

13. A method for completing wireless point-of-sale purchase transactions comprising:
- 1 establishing a wireless network between a WPD and a WVD;
- 2 communicating a vendor identification and a purchase price to said
- 3 WPD over said wireless network;
- 4 requesting purchase authorization from an authorization provider;
- 5 transmitting a transaction denial to said WPD if said purchase is not
- 6 authorized by said authorization provider thereby terminating
- 7 said request;
- 8 transmitting a transaction approval to said WPD and transmitting a
- 9 request to transfer funds to a financial institution if said
- 10 purchase is authorized by said authorization provider; and
- 11 transmitting a transaction finalization command to said WVD to request
- 12 transaction release.
14. The method of claim 13 wherein said requesting purchase authorization is
- 15 effectuated using a long range communications device.
15. The method of claim 14 wherein said long range communications device is a
- 16 wireless device.
16. The method of claim 14 wherein said long range communications device is
- 17 integral to said WPD.
17. The method of claim 14 wherein said long range communications device is
- 18 external to said WPD, but operated by a WPD user.

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but A3 18.

The method of claim 13 wherein said requesting purchase authorization is effectuated using a wireless phone.

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19. A method for completing wireless point-of-sale purchase transactions comprising steps for:
- communicating between a WPD and a WVD to identify a vendor and establish a purchase price;
  - requesting purchase authorization from an authorization provider;
  - transmitting a transaction denial to said WPD if said purchase is not authorized by said authorization provider thereby terminating said request;
  - transmitting a transaction approval to said WPD and transmitting a request to transfer funds to a financial institution if said purchase is authorized by said authorization provider; and
  - transmitting a transaction finalization command to said WVD to request transaction release.
20. The method of claim 19 further comprising a step for identifying a user with a biometric input device.

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